Response Under 37 CFR §1.111

IN THE SPECIFICATION

Please amend the specification as follows.

Please REPLACE the paragraph beginning on page 13, line 10, of the specification with the following paragraph:

Preferably, the battery 332 comprises a rechargeable battery that can be recharged via a recharging interface ~~836~~ 336 on the universal card 112 that meets with a recharging interface 338 at a recharging station via a contactless interface arrangement. Preferably, an inductive loop interface 336 can receive a power signal from a contactless loop interface 338 at a recharging station. The power signal can be delivered to the universal card 112 via the contactless interface arrangement to recharge the rechargeable battery 332. The power control module 330 additionally monitors the recharging function for recharging the battery 332 and can selectively switch the rechargeable battery 332 out of a recharging cycle and back into a power mode to supply power to the electrical circuits in the universal card 112.

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Please REPLACE the paragraph beginning on page 22, line 6, of the specification with the following paragraph:

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The PIN code is received by the secure access central system 102 and then it is compared to a PIN information stored in the particular record for the authorized user. If the PIN code received matches the PIN stored in the database record for the authorized user, at step 422, then both the universal card 112 and the user of the card 112 have been authenticated and are authorized to proceed to access secured access functions of the secure application/function server 103. However, if the received PIN code does not match the PIN information stored in the database record for the particular authorized user, at step 422, then the secure access central system 102 sends a prompt message to the user, at step 424. The message may indicate to the user that they have entered incorrectly the PIN code and then the secure access central system 102 increments a counter ~~420~~ 806, at step 426, and allows the user to enter the PIN code once again. If the user fails to enter a PIN code that matches the stored PIN information stored in the user record in the database for more than three times, at step 428, then the secure access central system 102 proceeds to update a fraud database at step 430, and then terminates the transaction at step 432.

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